

1 **ABSTRACT OF THE DISCLOSURE**

2 A payment method in transaction has the steps of customer providing a
3 customer code issued by the transaction identification center to the merchant
4 for undergoing a transaction by the mobile communication device; merchant
5 presenting an invoicing request to the transaction identification center by
6 means of the mobile communication device and inputting a merchant code
7 issued by the transaction identification center, the customer code and consumed
8 money to the transaction identification center; transaction identification center
9 presenting a payment request to the customer with the merchant name and the
10 consumed money for consent; the customer inputting the transaction code to
11 show the consent of this transaction or pressing a predetermined button for
12 cancellation; the transaction identification center confirming the input
13 transaction code and generating an authorization code to the merchant to show
14 the recognition of this transaction; and recording the transaction information in
15 a financial organization for sending this information regularly to the customer.